WHAT IS CLAIMED IS:

1. A method for equipment lease processing and management, using a network-based system and at least one client system configured to communicate with the network-based system, said method comprising:

providing a lease application on the network-based system, the lease application configured to be completed using the client system, and submitted to the network using the client system;

processing a completed lease application using the network based system; and

displaying on the client system the results of said processing of the completed lease application, using the network-based system.

2. A method in accordance with Claim 1 wherein the network-based system includes a database, said method further comprising:

storing user names, user passwords, and user profiles in the database;

requiring a user to enter a valid user name and a valid user password to access the network-based system and a lease application; and

comparing an entered user name and an entered user password with user names and user passwords stored in the database to determine a user's profile.

3. A method in accordance with Claim 1 further comprising:

displaying on the client system the legal terms and conditions for the application; and

requiring the user accept the legal terms and conditions to access to the lease application.

4. A method in accordance with Claim 1 wherein displaying on the client system the results of said processing of the completed lease application further comprising:

providing the user a choice of the method of notification; and

notifying the user of the results of said processing of the completed lease application using the chosen method of notification.

5. A method in accordance with Claim 4 wherein the chosen method of notification is electronic mail, said method further comprising notifying the user of the results of said processing of the completed lease application using electronic mail.

6. A method in accordance with Claim 2 further comprising:

providing the user with a transaction status option, the transaction status option allowing the user to check the status of the completed lease application after the lease application has been submitted, using the network-based system and the client system; and

displaying the status of the completed lease application on the client system, using the network-based system.

7. A method in accordance with Claim 6 wherein the transaction status option indicates when lease applications have been appealed, approved, have errors, have been declined, are funded, and are in process and under review.

8. A method in accordance with Claim 7 wherein different users are allowed different levels of access to the transaction status option and the ability of a user to access a transaction status is defined by the user profile.

9. A method in accordance with Claim 1 further comprising:

providing the user with a payment estimator option, the payment estimator option allowing the user to determine a payment estimate for a lease based on user defined inputs and rate information; and

displaying the payment estimate on the client system, using the network-based system.

10. A method in accordance with Claim 9 wherein the network-based system includes a database with user passwords, user names, and user profiles stored in the database, said method further comprising:

comparing an entered user name and an entered user password with user names and user passwords stored in the database to determine a user profile; and

determining the rate information at least partially from the user profile.

11. A method in accordance with Claim 9 wherein the network-based system includes a database and the user defined inputs are stored in the database, the user defined inputs including equipment types and equipment costs.

12. A method in accordance with Claim 9 wherein the rate information is standard rate information.

13. A method in accordance with Claim 9 wherein the rate information includes custom lease rate information corresponding to a particular vendor.

14. A method in accordance with Claim 9 further comprising providing only rate information and user defined inputs for a particular vendor when the user accesses the network-based system through a hot link contained in the particular vendor's network-based system.

15. A method in accordance with Claim 11 wherein the payment estimate is determined by multiplying the Least Rate Factor (LRF) by the Equipment Costs, wherein:

$$LRF = \frac{\left[(PV - FV) * (SPPV(I\%YR \div PPY : N)) - (\$SD - (\$SD * (SPPV(I\%YR \div PPY : N))))\right]}{\left[(USPV(I\%YR \div PPY : N) - \# ADV) + \# ADV - (-\# SC + (\# SD * (SPPV(I\%YR \div PPY : N))))\right]}$$

and where:

PV = Present value

FV = Future value

SPPV = Single Payment Present Value;

I%YR = Annual Interest rate card per the base rate card + Discounts;

PPY = Payments per year;

N = Lease Term;

$SD = Used for a $ Amount of a Security Deposit;

#ADV = Number of Advance Payments;

#SD = Number of Security Deposits equal to the payment amount;

N = Term; and

USPV = Uniform Series Present Value.

16. A method in accordance with Claim 9 further comprising:

providing the user with a quote builder option, wherein the quote builder option generates a pricing document;

requiring the user enter a valid user name and user password to access the quote builder option; and

displaying the pricing document on the client system, using the network-based system.

17. A method in accordance with Claim 16 wherein the pricing document details the customer, the lessor, the equipment vendor, the equipment description including equipment price, the quote date, the quote expiration date, and pricing parameters, said method further comprising displaying the customer, the lessor, the equipment vendor, the equipment description including equipment price, the quote date, the quote expiration date, and pricing parameters on the client system, using the network-based system.

18. A method in accordance with Claim 16 wherein the quote builder option accessible through a hot link in the payment estimator option on the client system.

19. A method in accordance with Claim 16 wherein the network-based system includes a database, said method further comprising:

storing saved quotes in the database;

providing a view saved quotes option within the quote builder option; and

displaying a saved quote on the client system, using the network-based system.

20. A method for equipment lease processing and management, using a network-based system and at least two client systems configured to communicate with the network-based system, said method comprising:

providing a lease application on the network-based system wherein the lease application is configured to be partially completed using a first client system, and submitted to the network-based system using the first client system;

electronically mailing notification to a customer that a vendor has submitted a partially completed lease application to the network-based system, wherein the electronic mail notification includes a link configured to access the

partially completed lease application and submit a fully completed application to the network-based system, using a second client system;

requesting the customer validate and complete the partially completed lease application using the second client system; and

processing the completed application using the network based system.

21. A method in accordance with Claim 20 wherein electronically mailing a notification to a customer that a vendor has submitted a partially completed lease application to the network-based system further comprises validating that the partially completed lease application is correct and in the proper form for submission to a customer, using the network-based system.

22. A method in accordance with Claim 21 wherein validating the partially completed lease application is correct and in the proper form for submission to a customer, using the network-based system, further comprises prompting the vendor to make any corrections necessary for the partially completed lease application to be in the proper form for submission to a customer.

23. A method in accordance with Claim 20 wherein electronically mailing a notification to a customer that a vendor has submitted a partially completed lease application to the network-based system further comprises verifying the partially completed application contains a valid customer electronic mail address, using the network-based system.

24. A method in accordance with Claim 20 wherein the electronic mail notification further includes a valid customer name, a valid customer password, and instructions for submitting the completed application to the network-based system.

25. A method in accordance with Claim 20 further comprising validating a fully completed application is complete and correct, using the network-based system.

26. A method in accordance with Claim 20 further comprising electronically mailing a notification to the vendor that the customer has submitted a fully completed application to the network-based system.

27. A method in accordance with Claim 20 wherein the vendor is at least one of a broker and an equipment manufacturer.

28. A method for equipment lease processing and management, using a network-based system and at least one client system configured to communicate with the network-based system, the network-based system including a database, said method comprising:

storing user names, user passwords, and user profiles in the database;

requesting a user to enter a valid user name and a valid user password to access the network-based system;

comparing an entered user name and an entered user password with user names and user passwords stored in the database to determine a user's profile; and

providing access, using the network-based system, to user accounts and user profiles on the client system such that the user can view and modify the user accounts and user profiles using the client system.

29. A method in accordance with Claim 28 wherein the user is at least one of an equipment broker, an equipment vendor, and a customer.

30. A method in accordance with Claim 28 wherein a user's level of access to the user accounts and user profiles is determined by the determined user's profile.

31. A method in accordance with Claim 28 wherein providing access to the user accounts and users profile further comprising displaying the payment history of a lease account on the client system.

32. A method in accordance with Claim 28 wherein providing access to the user accounts and user profiles further comprising displaying the credit rating for a lease account on the client system.

33. A method in accordance with Claim 28 further comprising:

providing a search option, using the network-based system, configured to search for at least one of a business name, application number, transaction number, and status; and

displaying the search results, using the network-based system, on the client system.

34. A method in accordance with Claim 28 wherein providing access to user accounts and user profiles further comprises providing the client system with access to the last three invoices of a lease account.

35. A method in accordance with Claim 34 wherein providing the client system with access to the last three invoices of a lease account further comprises allowing the user to at least one of print the three invoices from the client system and view the three invoices on the client system.

36. A method in accordance with Claim 28 wherein providing access to user accounts and user profiles further comprises providing access to lease account information on the client system.

37. A method in accordance with Claim 36 wherein providing access to lease account information on the client system further comprises displaying account information on the client system.

38. A method in accordance with Claim 28 wherein providing access to user accounts and user profiles further comprising:

allowing a user to request an address change using the client system; and

processing the request using the network-based system such that the user's user profile reflects the address change.

39. A method in accordance with Claim 28 wherein providing access to user accounts and user profiles further comprising:

displaying user account documentation on the client system; and

allowing the user to print the account documentation from the client system.

40. A method in accordance with Claim 28 wherein providing access to user accounts and user profiles further comprising:

allowing a user to request a name change using the client system; and

processing the request using the network-based system such that the user's user profile reflects the name change.

41. A method in accordance with Claim 28 wherein providing access to user accounts and user profiles further comprising:

allowing a user to request a current payoff on a lease account using the client system;

processing the request using the network-based system; and

displaying the current payoff information on the client system, the payoff information including amount and expiration date.

42. A method in accordance with Claim 41 further comprising allowing the user to print the current payoff information from the client system.

43. A method in accordance with Claim 41 wherein processing the request using the network-based system further comprising processing the request according to at least one of the type of lease account and delinquency of the lease account.

44. A system comprising:

at least one computer configured as a server, said server containing a centralized database;

at least one client system connected to said server through a network, said client system configured with a browser;

said centralized database containing user names, user passwords, user profiles, user accounts, and lease transaction information, wherein the user names, user passwords, and user profiles include vendor names, vendor passwords, and vendor profiles;

said server configured to:

require a vendor to enter a valid vendor name and a valid vendor password to access said server and said centralized database;

compare an entered vendor name and an entered vendor password with vendor names and vendor passwords stored in said centralized database to determine a vendor's profile; and

allow the vendor to view and modify the user accounts, user profiles, and lease transaction information on said client system using said browser, wherein the ability of a vendor to view the user accounts, user profiles, and lease transaction information depends on said vendor's profile, and the ability of a vendor to modify the

user accounts, user profiles, and lease transaction information depends on said vendor's profile.

45. A system in accordance with Claim 44 wherein the vendor is at least one of a broker, an equipment manufacturer, and an internal user.

46. A system in accordance with Claim 44 wherein said server further configured to:

allow the vendor to check the status of a lease application; and

display the status of the lease application on said client system using said browser.

47. A system in accordance with Claim 46 wherein said server further configured to display on said client system at least one of lease applications that have been appealed, approved, have errors, have been declined, are funded, and are in process and under review.

48. A system in accordance with Claim 44 wherein said centralized database further including vendor defined inputs and rate information, said server further configured to:

determine a payment estimate for a lease based on vendor defined inputs and rate information; and

display the payment estimate on said client system using said browser.

49. A system in accordance with Claim 48 wherein said rate information includes custom rate information corresponding to a particular vendor's profile, said server further configured to determined said rate information at least partially from said vendor's profile.

50. A system in accordance with Claim 48 wherein said user-defined inputs including at least one of equipment types and equipment costs.

51. A system in accordance with Claim 48 wherein said rate information is standard rate information.

52. A system in accordance with Claim 50, wherein said server further configured to determine said payment estimate by multiplying a Lease Rate Factor (LRF) by the Equipment Costs, wherein:

$$LRF = \frac{[(PV - FV)*(SPPV(I\%YR \div PPY : N)) - (\$SD - (\$SD*(SPPV(I\%YR \div PPY : N))))]}{[(USPV(I\%YR \div PPY : N) - \#ADV) + \#ADV - (-\#SC + (\#SD*(SPPV(I\%YR \div PPY : N))))]}$$

and where:

PV = Present value;

FV = Future value;

SPPV = Single Payment Present Value;

I%YR = Annual Interest rate card per the base rate card + Discounts;

PPY = Payments per year;

N = Lease Term;

$SD = Used for a $ Amount of a Security Deposit;

#ADV = Number of Advance Payments;

#SD = Number of Security Deposits equal to the payment amount;

N = Term; and

USPV = Uniform Series Present Value.

53. A system in accordance with Claim 48, said server further configured to:

generate a pricing document; and

display said pricing document on said client system using said browser.

54. A system in accordance with Claim 53 wherein said pricing document details the customer, the lessor, the equipment vendor, the equipment description including equipment price, the quote date, the quote expiration date, and pricing parameters.

55. A system in accordance with Claim 53, said centralized database further including saved quotes, said server further configured to display a saved quote on said client system using said browser.

56. A system for lease management by a client comprising:

at least one computer configured as a server, said server containing a centralized database;

at least one client system connected to said server through a network, said client system configured with a browser;

said centralized database containing client names, client passwords, client profiles, client accounts, and lease transaction information, the client including a plurality of users and said centralized database including a plurality of user names, user passwords, user profiles, and user accounts for the client;

said server configured to:

require a user to enter a valid user name and a valid user password into said client system to access said server and said centralized database;

compare an entered user name and an entered user password with user names and user passwords stored in said centralized database for the client, to determine a user's profile; and

allow the user to manage lease transactions, lease accounts, user accounts, and user profiles on said client system using said browser, wherein the level of management the user is allowed by said server depends on said user's profile.

57. A system in accordance with Claim 56 wherein said server configured to rank the plurality of users, according to a User Admin Level, wherein the User Admin Level determines the level of management the user is allowed by said server.

58. A system in accordance with Claim 57 wherein the plurality of users includes at least one super user, said server configured to allow said super user to at least one of add users, modify users' User Admin Levels, and inactivate users.

59. A system in accordance with Claim 57 wherein the client includes multiple offices, and the plurality of users includes at least one 'office' super user, said server configured to allow the 'office' super user to at least one of add users, modify users' User Admin Levels, and inactivate users, for only the users within the 'office' super user's office.

60. A computer readable medium comprising:

a centralized database having user names, user passwords, and user profiles stored in the database;

a code segment that requires a user to enter a valid user name and a valid user password to access said database;

a code segment that compares an entered user name and an entered user password with user names and user passwords stored in the database to determine a user's profile;

a code segment that provides access to said user accounts and said user profiles such that the user can view and modify said user accounts and said user

profiles, wherein the user's level of access to said user accounts and said user profiles is determined by said user's profile.

61. A computer readable medium in accordance with Claim 60 wherein the user is at least one of an equipment broker, an internal user, an equipment vendor, and equipment manufacturer, and a customer.

62. A computer readable medium in accordance with Claim 60 wherein said user accounts stored in said centralized database include lease account information.

63. A computer readable medium in accordance with Claim 62 wherein said code segment that provides access to said user accounts and said user profiles configured to allow the user to view the payment history of a lease account.

64. A computer readable medium in accordance with Claim 63 wherein said code segment that provides access to said user accounts and said user profiles configured to allow the user to view the credit rating for of a lease account.

65. A computer readable medium in accordance with Claim 60 wherein said code segment that provides access to said user accounts and said user profiles configured to allow the user to search said centralized database for at least one of a business name, application number, transaction number, and status.

66. A computer readable medium in accordance with Claim 62 wherein said code segment that provides access to said user accounts and said user profiles configured to process a current payoff on a lease account request initiated by the user, and allow the user to view the current payoff information.

67. A computer program for a network-based system for equipment lease processing and management, the network-based system including a server, a client system, and a centralized database coupled to the server, the server configured to communicate with the client system, said computer program comprising:

a lease application code segment stored in the centralized database and configured to be completed using the client system, the lease application further configured to be submitted to the server using the client system;

a code segment to process the completed lease application using the server; and

a code segment to display on the client system the results of said processing of the completed lease application.

68. A computer program in accordance with Claim 67 wherein the centralized database further includes user names, user passwords, and user profiles stored in the database, said computer program further comprising:

a code segment to require the user to enter into the client system a valid user name and a valid user password to access the centralized database and the lease application; and

a code segment to compare the user name and user password entered into the client system with user names and user passwords stored in the centralized database to determine a user's profile.

69. A computer program in accordance with Claim 68 further comprising a code segment to allow a user to view on the client system the status of a completed lease application, after the completed lease application has been submitted to the server.

70. A computer program for a network-based system for equipment lease processing and management, the network-based system including a server, at least two client systems, a centralized database coupled to the server, the server configured to communicate with the client system, the centralized database including vendor names, vendor passwords, and vendor profiles stored in the database, said computer program comprising:

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a code segment to require the vendor to enter into the client system a valid vendor name and a valid vendor password to access the centralized database and the lease application;

a code segment to compare the vendor name and vendor password entered into the client system with vendor names and vendor passwords stored in the centralized database to determine a vendor's profile;

a lease application code segment stored in the centralized database and configured to be at least partially completed using a first client system, the partially completed lease application further configured to be submitted to the server using the first client system;

a code segment to electronically mail notification to a customer that a vendor has submitted a partially completed least application to the server, wherein the electronic mail notification includes a link configured to access the partially completed lease application and submit a fully completed lease application to the server, using a second client system;

a code segment to allow the customer to validate and complete the partially completed lease application using the second client system; and

a code segment to process the completed lease application using the server.